

System and Method for Guaranteeing Minimum
Periodic Retirement Income Payments Using an
Adjustment Account
by Geoffrey STIFF et al.
U.S. Application Serial No. 10/083,250
filed February 27, 2002
Attorney Docket No. 52493.000251
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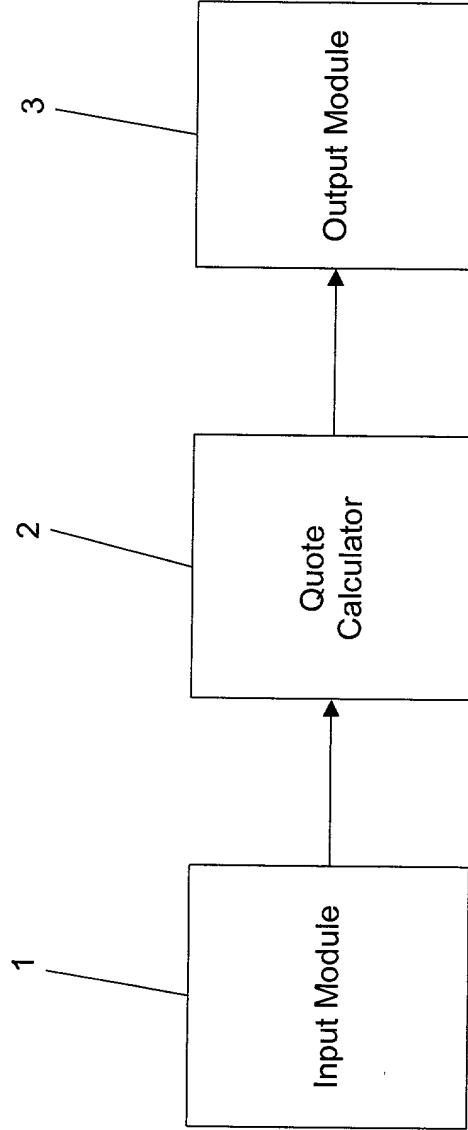


FIGURE 1

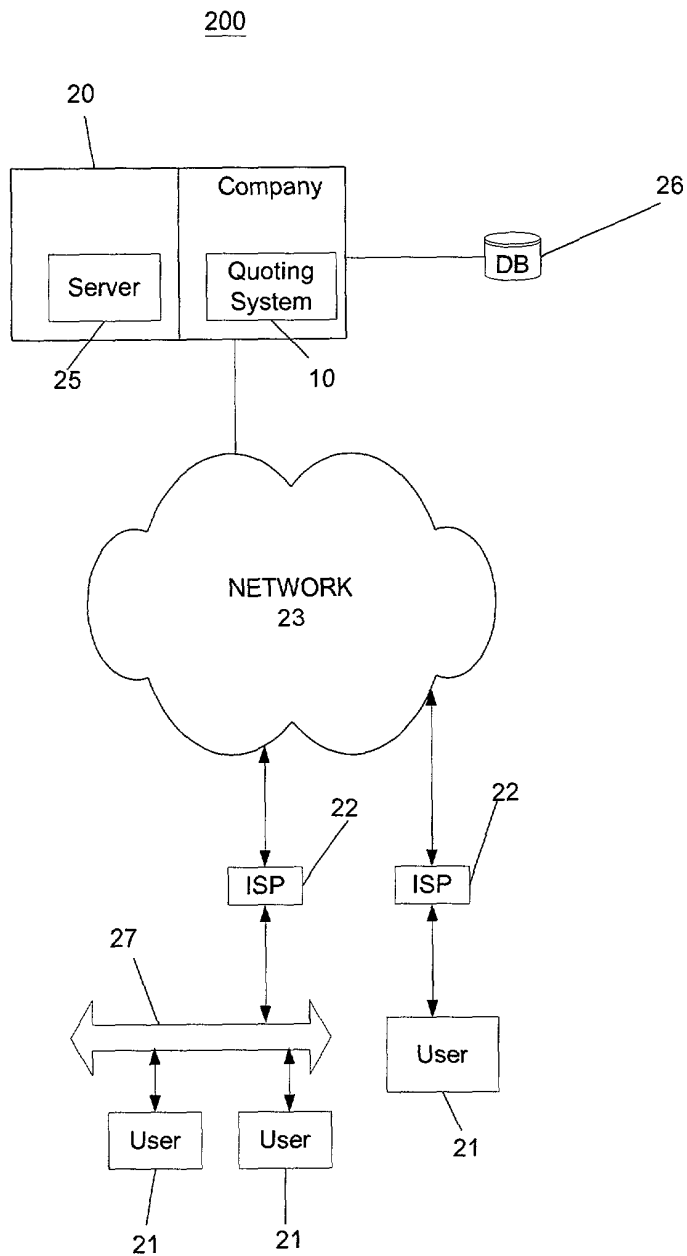


FIGURE 2

System and Method for Guaranteeing Minimum
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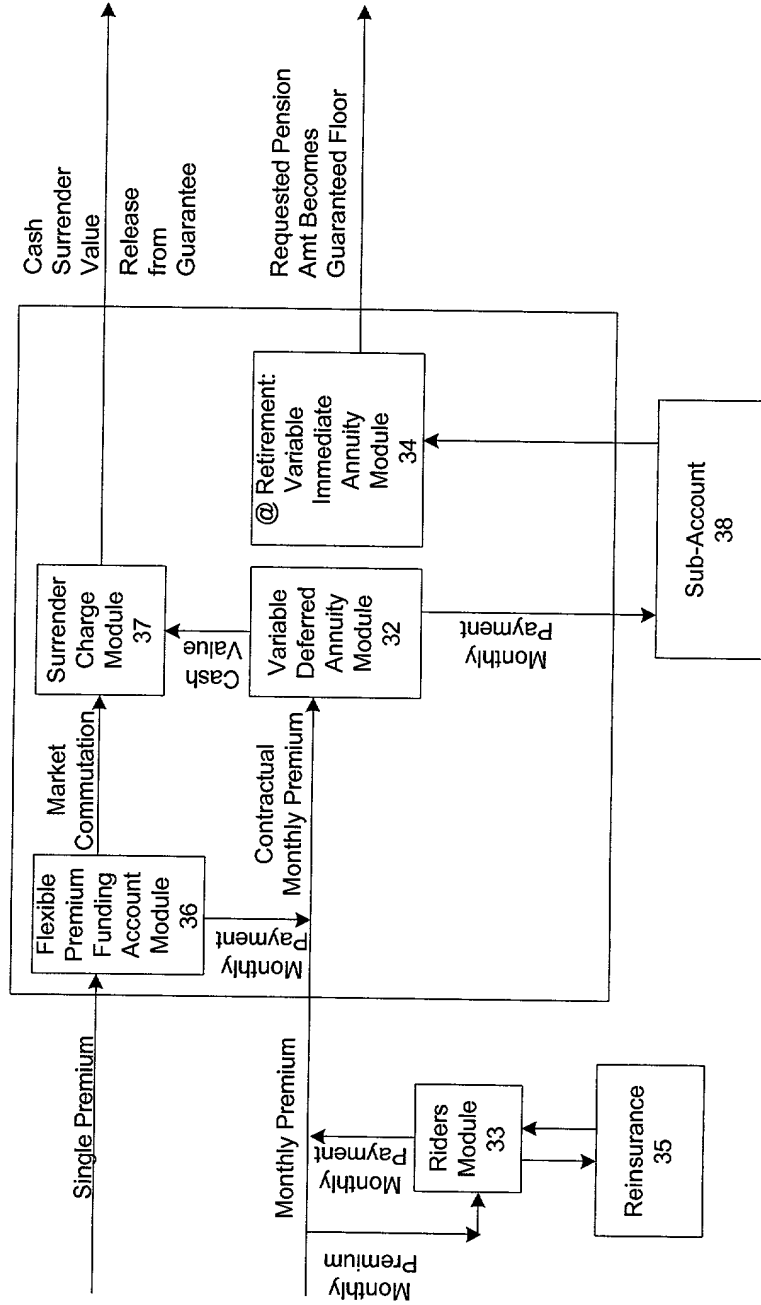


FIGURE 3

400

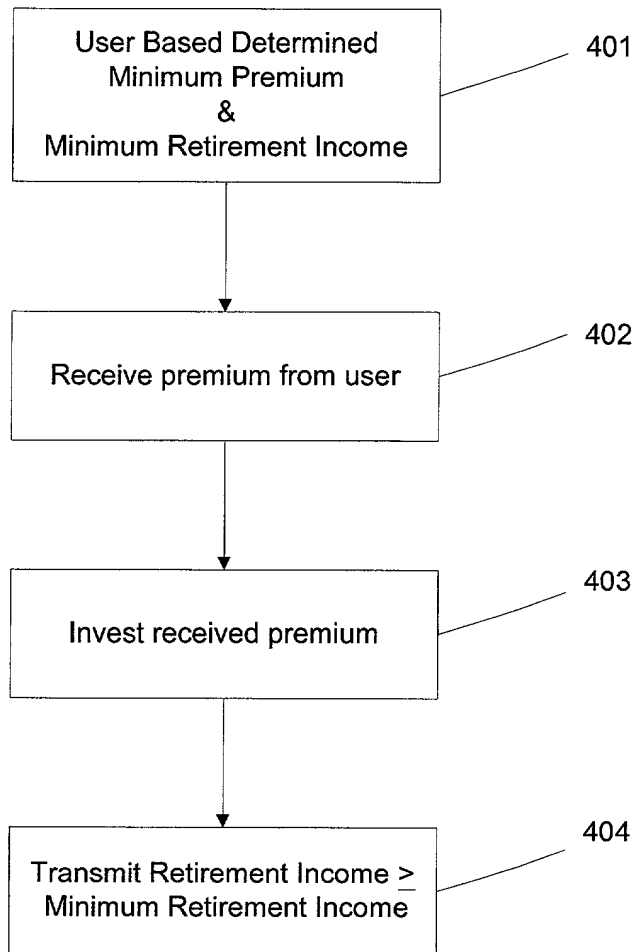


FIGURE 4

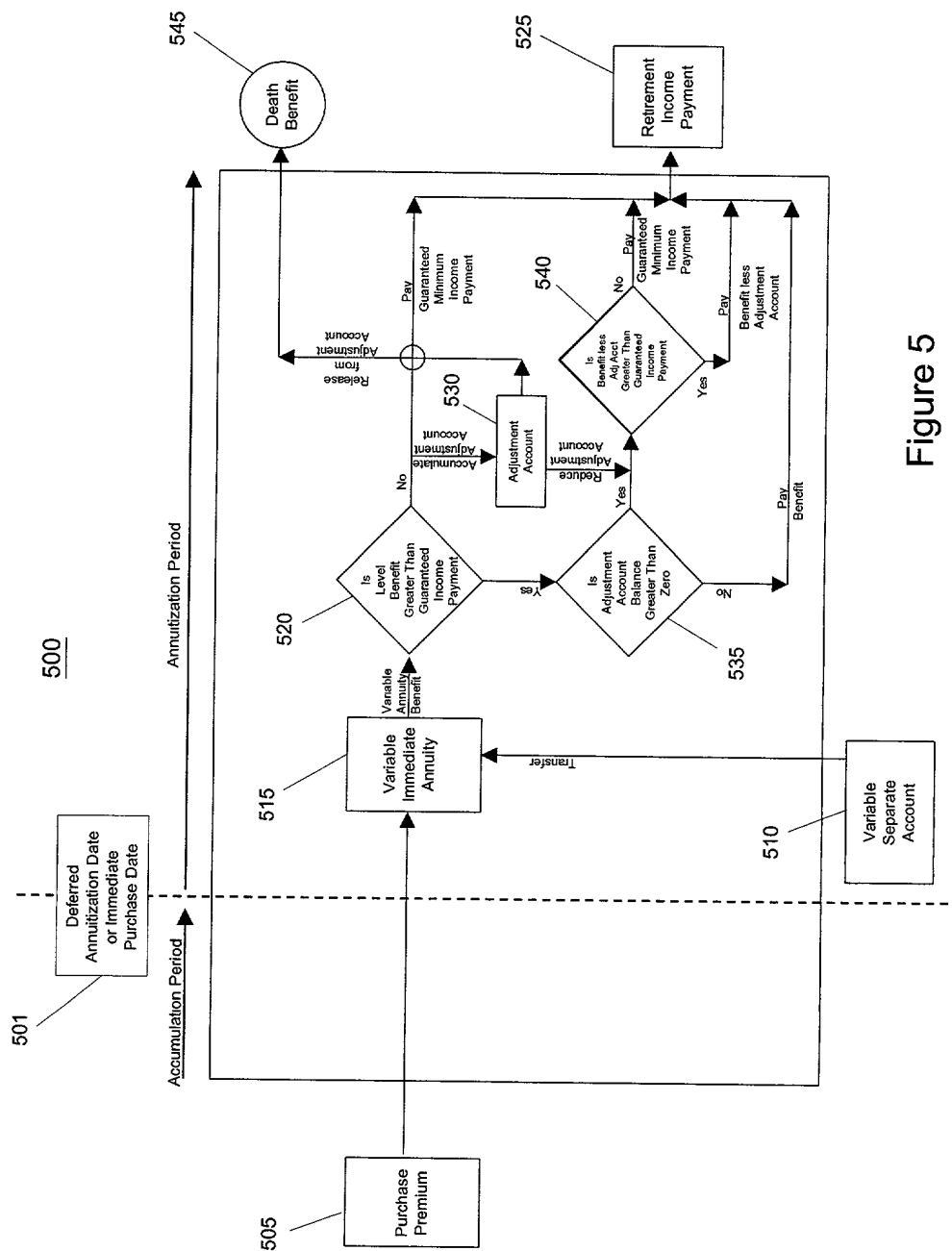


Figure 5

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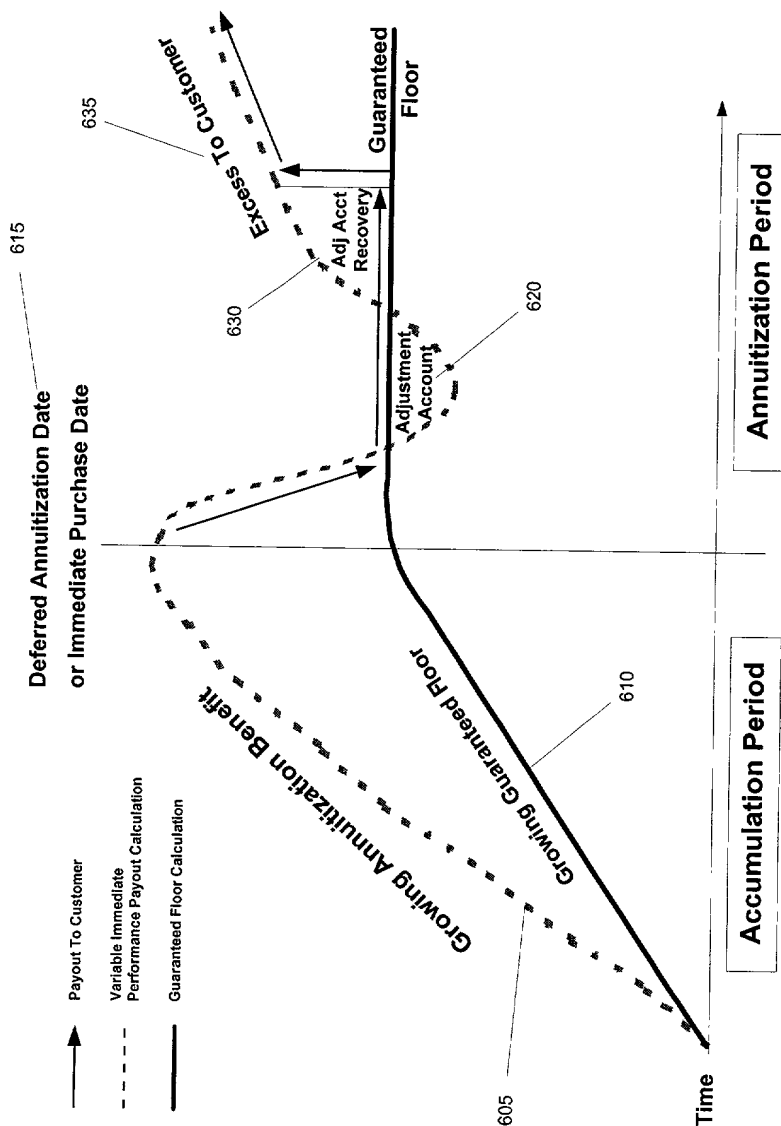


Figure 6

System and Method for Guaranteeing Minimum
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Guaranteed Minimum
Periodic Retirement Income Payment

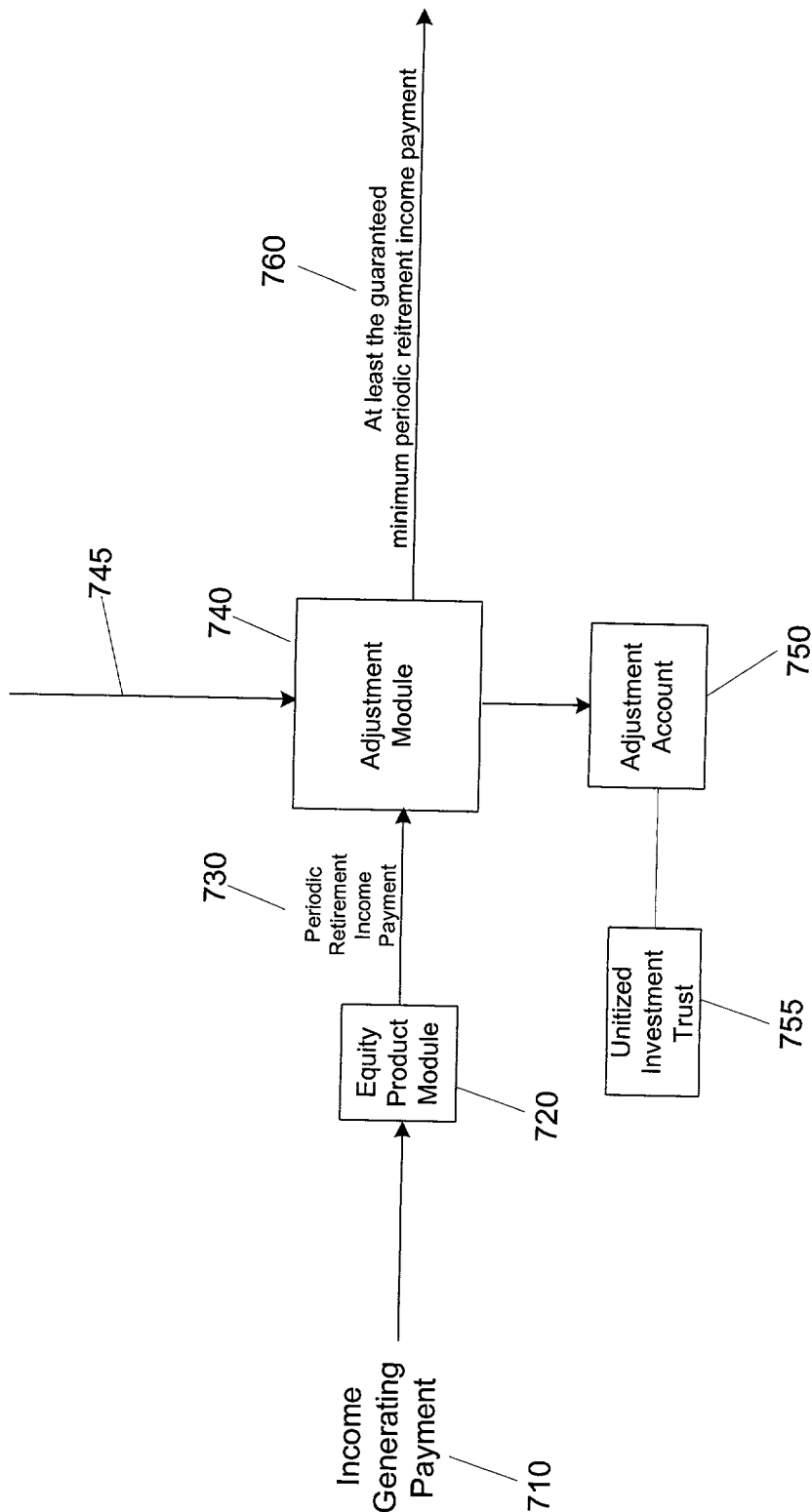


FIGURE 7

System and Method for Guaranteeing Minimum
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Annuitization Date

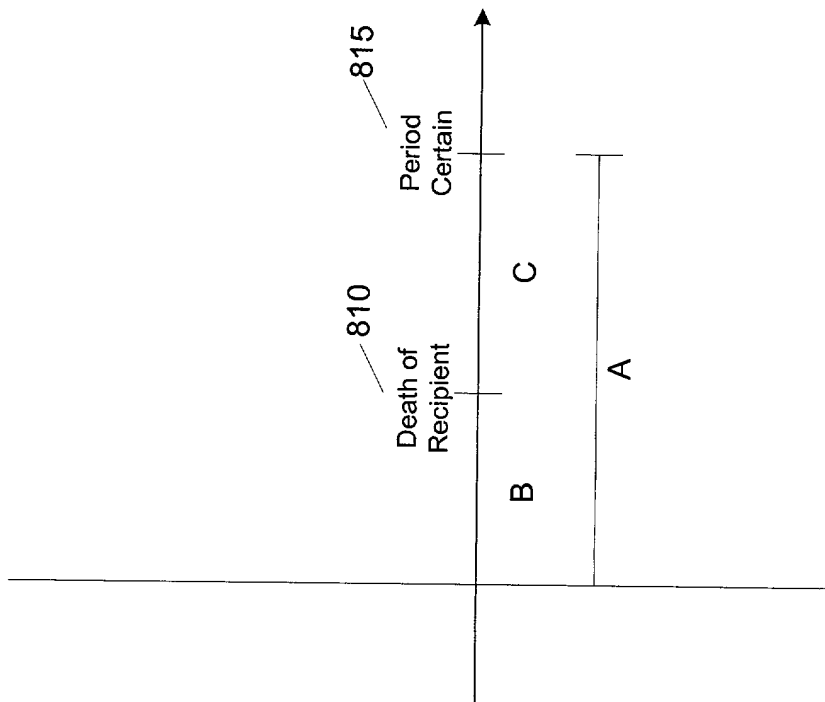


FIGURE 8